

+ 2. (Currently amended) A method for providing an insurance policy for one person and another person comprising:

- identifying the persons as insured parties under the insurance policy;
- obtaining information regarding the persons;
- entering information regarding the persons into a data processing apparatus and determining in the data processing apparatus eligibility of the persons by comparing information received regarding the persons with one or more standards stored in the data processing apparatus;
- entering information related to a benefit amount into the data processing apparatus;
- entering information related to at least one beneficiary of the insurance policy into the data processing apparatus;
- entering information related to a first physical condition for the persons into the data processing apparatus;
- entering information related to a benefit qualification time frame into the data processing apparatus; and
- generating the insurance policy using the data processing apparatus from the information relating to the eligible persons, the benefit amount, the at least one beneficiary, the first physical condition and the benefit qualification time frame, the insurance policy creating an obligation of an insurer to pay the benefit amount upon the one person assuming the first physical condition: (i) at a time the another person assumes the first physical condition, or (ii) after the another person assumes the first physical condition and within the benefit qualification time frame.

2 3. (Currently amended) The method of claim 1 wherein the first physical condition comprises death.

3 4. (Currently amended) The method of claim 1 2 further comprising entering information relating to a second physical condition for the persons into the data processing apparatus wherein the insurance policy includes an obligation of the insurer to pay the benefit amount upon the one person assuming the first or the second physical condition upon one of the following instances: (i) at a time the another person assumes the first or the second physical condition, or (ii) after the another person assumes the first or the second physical condition and within the benefit qualification time frame.

4 5. (Currently amended) The method of claim 3 4 wherein the second physical condition comprises permanent incapacity.

5 6. Cancelled.

6 7. Cancelled.

7 8. Cancelled.

8 9. Cancelled.

9 10. (Currently amended) The method of claim 1 2 wherein the at least one beneficiary is financially dependent upon at least one of the persons.

10 11. (Currently amended) The method of claim 1 2 wherein obtaining information regarding the persons includes obtaining responses to one or more questions.

11 12. Cancelled.

~~12~~ 13. (Currently amended) The method of claim ~~1~~ 2 wherein the insurance policy includes a term to designate a period of time the insurance policy is effective.

~~13~~ 14. (Currently amended) A computer implemented method for providing an insurance policy for one person and another person comprising:

entering information identifying the persons as insured parties under the insurance policy into a computer;

obtaining information regarding eligibility of the persons and entering such information into the computer;

entering instructions into the computer to compare eligibility information of the persons with one or more standards stored in the computer;

entering information into the computer relating to at least one benefit amount, at least one beneficiary and a benefit qualification time frame

entering information into the computer relating to a first physical condition for the persons;

entering instructions into the computer to generate the insurance policy from information relating to the eligible persons, the at least one benefit amount, the at least one beneficiary, the first physical condition and the benefit qualification time frame, the insurance policy creating an obligation of an insurer to pay the at least one benefit amount upon the one person assuming the first physical condition: (i) at a time the another person assumes the first physical condition, or (ii) after the another person assumes the first physical condition and within the benefit qualification time frame.

~~14~~ 15. (Currently amended) The method of claim ~~1~~ 2 wherein the first physical condition comprises death.

~~15~~ 16. Cancelled.

~~16~~ 17. (Currently amended) The method of claim ~~13~~ 14 wherein the at least one benefit amount includes a full benefit amount that is provided upon the another person assuming the first physical condition.

~~17~~ 18. (Currently amended) The method of claim ~~13~~ 14 further comprising entering information into the computer defining a second physical condition for the persons wherein the insurance policy includes an obligation of the insurer to pay the at least one benefit amount upon the one person assuming the first or the second physical condition upon one of the following instances: (i) at a time the another person assumes the first or the second physical condition, or (ii) after the another person assumes the first or the second physical condition and within the benefit qualification time frame.

~~18~~ 19. Cancelled.

~~19~~ 20. (Currently amended) The method of claim ~~17~~ 18 wherein the at least one benefit payment includes a full benefit amount that is provided upon the another person assuming the first or the second physical condition.

~~20~~ 21. (Currently amended) The method of claim ~~13~~ 14 wherein the second physical condition comprises permanent incapacity.

~~21~~ 22. Cancelled.

~~22~~ 23. Cancelled.

~~23~~ 24. Cancelled.

~~24~~ 25. Cancelled.

~~25~~ 26. (Currently amended) The method of claim ~~13~~ 14 wherein the at least one beneficiary is financially dependent upon at least one of the persons.

~~26~~ 27. (Currently amended) The method of claim ~~13~~ 14 wherein obtaining information regarding the persons includes obtaining responses to one or more questions.

27 28. Cancelled.

28 29. (Currently amended) An insurance system for providing an insurance policy for one person and another person comprising:

- at least one data processing apparatus;
- at least one input apparatus operatively connected to the data processing apparatus for inputting information and instructions;
- the data processing apparatus having one or more standards of eligibility stored therein;
- inputted information in the data processing apparatus identifying the persons as insured parties under the insurance policy;
- inputted information in the data processing apparatus related to eligibility of the persons;
- inputted instructions in the data processing apparatus to compare the inputted information related to eligibility of the persons with the one or more stored standards of eligibility and to determine eligibility of the persons;
- inputted information in the data processing apparatus relating to a benefit amount, at least one beneficiary and a benefit qualification time frame;
- inputted information in the data processing apparatus relating to a first physical condition for the persons;
- inputted instructions in the data processing apparatus to generate the insurance policy wherein the insurance policy creates an obligation of an insurer to pay the benefit amount upon the one person assuming the first physical condition upon one of the following instances: (i) at a time the another person assumes the first physical condition, or (ii) after the another person assumes the first physical condition and within the benefit qualification time frame; and
- an output apparatus operatively connected to the data processing apparatus to produce the insurance policy.

~~29~~ 30. (Currently amended) The method of claim ~~28~~ 29 wherein the first physical condition comprises death.

~~30~~ 31. (Currently amended) The method of claim ~~28~~ 29 further comprising entering information into the computer defining a second physical condition for the persons wherein the insurance policy includes an obligation of the insurer to pay the at least one benefit amount upon the one person assuming the first or the second physical condition upon one of the following instances: (i) at a time the another person assumes the first or the second physical condition, or (ii) after the another person assumes the first or the second physical condition and within the benefit qualification time frame.

~~31~~ 32. (Currently amended) The method of claim ~~28~~ 29 wherein the second physical condition comprises permanent incapacity.

~~32~~ 33. Cancelled.

~~33~~ 34. Cancelled.

~~34~~ 35. Cancelled.

~~35~~ 36. Cancelled.

~~36~~ 37. (Currently amended) The method of claim ~~28~~ 29 wherein the at least one beneficiary is financially dependent upon at least one of the persons.

~~37~~ 38. (Currently amended) The method of claim ~~28~~ 29 wherein obtaining information regarding the persons includes obtaining responses to one or more questions.

~~38~~ 39. Cancelled.

~~39~~ 40. (Currently amended) The product of the method of claim ~~4~~ 2.

~~40~~ 41. (Currently amended) The product of the method of claim ~~43~~ 14.

~~41~~ 42. (Currently amended) A method for insuring at least one person and another person comprising:

- a) establishing at least one benefit payment of an insurance policy;
- b) defining at least one physical condition for said persons, said at least one physical condition being a term of said insurance policy;
- c) establishing a benefit qualification time frame, said benefit qualification time frame being a term of said insurance policy;
- d) identifying said persons as insureds under said insurance policy;
- e) identifying at least one beneficiary of said insurance policy; and
- f) said insurance policy providing payment of the at least one benefit payment if, and only if, the one person assumes the at least one physical condition: (i) at the time said another person assumes said at least one physical condition; or (ii) after the another person assumes said at least one physical condition and within said benefit qualification time frame.

~~42~~ 43. (Currently amended) The method of claim ~~41~~ 42 further comprising offering said insurance policy as a principal offer to prospective customers.

~~43~~ 44. (Currently amended) The method of claim ~~41~~ 42 wherein said at least one benefit includes a principal benefit that is provided upon said another person assuming the physical condition within said benefit qualification time frame.

~~44~~ 45. Cancelled.

~~45~~ 46. (Currently amended) The method of claim ~~41~~ 42 wherein said at least one physical condition includes death.

~~46~~ 47. Cancelled.

47 48. (Currently amended) The product of the method of claim 41 42.

48 49. (Currently amended) A method for insuring members of a group having at least a group member and another group member comprising:

- a) establishing at least one benefit payment of an insurance policy;
- b) defining at least one physical condition for said group members, said physical condition being a term of said insurance policy;
- c) establishing a benefit qualification time frame, said benefit qualification time frame being a term of said insurance policy;
- d) identifying said group members as insureds under said insurance policy;
- e) identifying at least one beneficiary of said insurance policy; and,
- f) said insurance policy providing payment of said at least one benefit payment if, and only if, one group member assumes said physical condition: (i) at the time the another group member assumes said at least one physical condition; or (ii) after the another group member assumes said at least one physical condition and within said benefit qualification time frame.

49 50. (Currently amended) An insurance policy, said insurance policy providing payment of at least one defined benefit if, and only if, one identified person assumes a defined physical condition and at least one other identified person assumes the same or a different defined physical condition within a defined benefit qualification time frame.

50 51. (Currently amended) The insurance policy of claim 49 50 wherein benefit payments are made to one or more beneficiaries of both of said persons.

51 52. (Currently amended) A method for providing an insurance policy for one person and another person comprising:

- identifying the persons as insured parties under the insurance policy;
- obtaining information regarding the persons;

determining eligibility of the persons by comparing information received regarding the persons with one or more standards;

establishing at least one benefit amount of the insurance policy;

identifying at least one beneficiary of the insurance policy;

defining a first physical condition for the persons, the first physical condition being a term of the insurance policy;

establishing a benefit qualification time frame, the benefit qualification time frame being a term of the insurance policy; and

generating the insurance policy that contains the identity of the eligible persons and of the at least one beneficiary, the at least one benefit amount, the definition of the first physical condition and the established benefit qualification time frame, the insurance policy creating an obligation of an insurer to pay the at least one benefit amount upon the one person assuming the first physical condition: (i) at a time the another person assumes the first physical condition, or (ii) after the another person assumes the first physical condition and within the benefit qualification time frame.

~~52~~ 53. (Currently amended) The method of claim ~~54~~ 52 wherein the first physical condition comprises death.

~~53~~ 54. (Currently amended) The method of claim ~~54~~ 52 further comprising defining a second physical condition for the persons, the second physical condition being a term of the insurance policy wherein the insurance policy includes an obligation of the insurer to pay the at least one benefit amount upon the one person assuming the first or the second physical condition upon one of the following instances: (i) at a time the another person assumes the first or the second physical condition, or (ii) after the another person assumes the first or the second physical condition and within the benefit qualification time frame.

~~54~~ 55. (Currently amended) The method of claim ~~53~~ 54 wherein the second physical condition comprises permanent incapacity.

~~55~~ 56. Cancelled.

~~56~~ 57. Cancelled.

~~57~~ 58. Cancelled.

~~58~~ 59. Cancelled.

~~59~~ 60. (Currently amended) The method of claim ~~54~~ 52 wherein the at least one beneficiary is financially dependent upon at least one of the persons.

~~60~~ 61. (Currently amended) The method of claim ~~54~~ 52 wherein obtaining information regarding the persons includes obtaining responses to one or more questions.

~~61~~ 62. Cancelled.

~~62~~ 63. (Currently amended) The method of claim ~~54~~ 52 wherein the insurance policy includes a term to designate a period of time the insurance policy is effective.

~~63~~ 64. (Currently amended) The product of the method of claim ~~54~~ 52.